IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

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: Group Art Unit: 3624

Appln. No.: 09/518,948

:

Filed: March 6, 2000

: Examiner: KARMIS, Stefanos

For: AUTOMATED STATEMENT

PRESENTATION, ADJUSTMENT, : AND PAYMENT SYSTEM AND : METHOD THEREFOR :

WETHOD HIEREIO

SLAVIN, Fred et al.

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated November 28, 2007, please amend the application as follows: